

# **Dec. 15 Is the Last Day to Sign up for 2018 Coverage on Delaware's Health Insurance Marketplace**

EW CASTLE (Dec. 11, 2017) – Delawareans have just days left to sign up for or to change their health coverage for 2018 through the Health Insurance Marketplace. Open enrollment ends on Dec. 15, with coverage for those who enroll by that date and who pay their first premium beginning Jan. 1, 2018.

State residents can sign up for coverage at [www.HealthCare.gov](http://www.HealthCare.gov) or by calling 1-800-318-2596 (TTY: 1-855-889-4325). Free, in-person assistance is available through several Delaware organizations. State-licensed insurance agents and brokers also can help individuals enroll or re-enroll and help employers update their coverage, at no extra charge. For contact information, go to [www.ChooseHealthDE.com](http://www.ChooseHealthDE.com).

As of Dec. 2, 8,846 Delawareans had signed up for 2018 coverage through the Health Insurance Marketplace, an increase of 7.3 percent from a similar period last year. For 2017, more than 27,000 people enrolled for coverage, including 73 percent who re-enrolled and 27 percent who were new enrollees.

"We urge Delawareans who need health insurance coverage through the marketplace to have a sense of urgency in signing up," Department of Health and Social Services (DHSS) Secretary Dr. Kara Odom Walker said. "This enrollment season, the final deadline of Dec. 15 is six weeks earlier than last year's deadline. Now is the time to shop and enroll on [HealthCare.gov](http://HealthCare.gov) or to talk with a marketplace enrollment assister or insurance agent or broker about your coverage options."

Consumers can go to [HealthCare.gov](http://HealthCare.gov) to shop for coverage for

2018, compare plans and to enroll before midnight Friday, Dec. 15. Individuals who need help enrolling can receive free in-person assistance from federally funded and trained specialists at several Delaware organizations, including Westside Family Healthcare, Chatman LLC, Henrietta Johnson Medical Center in Wilmington and La Red Health Center in Georgetown.

About 81 percent of those enrolled on Delaware's Marketplace for 2017 received tax credits to help pay their monthly premiums. Financial help is available to individuals with an annual household income up to \$47,520 and up to \$97,200 for a family of four.

"Many people don't realize that they may be eligible for tax credits to help pay their monthly premiums," Secretary Walker said. "If you are uncertain about your eligibility based on your annual household income, it's best to contact a local enrollment assister to help walk you through the process."

Highmark Blue Cross Blue Shield of Delaware is the only insurer on Delaware's Marketplace after Aetna announced earlier this year that it would not sell marketplace plans for 2018. That means enrollees who have coverage with Aetna for 2017 must choose one of seven Highmark medical plans that are available for purchase in 2018 or they will be automatically enrolled in a similar plan offered by Highmark. Highmark's plans include one gold plan, three silver, two bronze and one catastrophic. The categories are based on how enrollees choose to split the costs of care with their insurance company. Bronze plans have low monthly premiums, but high costs when you need care; gold plans have high premiums, but lower costs when you need care.

Two insurers – Delta Dental of Delaware, Inc., and Dominion Dental Services, Inc. – offer a collective 12 stand-alone dental plans, six with a low actuarial level (70 percent) and six with a high actuarial level (85 percent).

In addition to the Health Insurance Marketplace, some residents might be eligible for coverage through Delaware's expanded Medicaid program, which is open year-round. More than 10,000 Delawareans have received coverage under the Medicaid expansion. To be screened for eligibility or to apply for Medicaid benefits, go to Delaware ASSIST.

Under the Affordable Care Act, individuals who can afford health coverage, but who choose not to buy it are subject to paying a fee when they file their federal tax return for the year they don't have coverage. For 2017, the fee will be equal to the higher of these amounts: 2.5 percent of annual household income or \$695 per adult, plus \$347.50 for each child under 18. The maximum amount is \$2,085 per household. In addition to the fee, consumers will be responsible for the total cost of any health care expenses they incur. Without changes by Congress, the same tax penalties will be in effect for 2018 as well.

Consumers can estimate their penalty using the penalty calculator on [ChooseHealthDE.com](http://ChooseHealthDE.com).

After open enrollment ends Dec. 15, Delawareans can enroll in coverage only if they experience a life event that qualifies them for a special enrollment period. Among the many qualifying life events are birth or adoption of a child, a permanent move, loss of other coverage through your job, and marriage.

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The Department of Health and Social Services is committed to improving the quality of life of Delaware's citizens by promoting health and well-being, fostering self-sufficiency, and protecting vulnerable populations.